

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Marcus Jared Taylor
Debtor

Case No. 24-03171-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Dec 09, 2024

User: AutoDocke
Form ID: 309I

Page 1 of 3
Total Noticed: 44

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2024:

Recip ID	Recipient Name and Address
db	+ Marcus Jared Taylor, 68 W. Chestnut Street, Wilkes Barre, PA 18705-1720
5674162	+ Edwin Rivera, c/o Morgan & Morgan, 2005 Market Street, Ste 350, Philadelphia, PA 19103-7075
5674167	King S Creek Property Owners, 1636 Hendersonville Rd, Ste 135, Asheville, NC 28803-3057
5674182	+ Secure Reliable Transport, LLC, 68 W. Chestnut Street, Wilkes Barre, PA 18705-1720

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: MyLawyer@JPPLaw.com	Dec 09 2024 18:34:00	Jason Paul Provinzano, Law Offices of Jason P. Provinzano, LLC, 16 W. Northampton Street, Wilkes Barre, PA 18701
tr	Email/Text: info@pamd13trustee.com	Dec 09 2024 18:34:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustpregion03.ha.ecf@usdoj.gov	Dec 09 2024 18:35:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5674148	Email/PDF: bncnotices@becket-lee.com	Dec 09 2024 18:50:02	American Express Travel Related Services, PO Box 981537, El Paso, TX 79998-1537
5674149	Email/PDF: bncnotices@becket-lee.com	Dec 09 2024 18:49:41	American Express Travel Related Services, Attn: Bankruptcy, PO Box 981537, El Paso, TX 79998-1537
5674151	Email/PDF: bncnotices@becket-lee.com	Dec 09 2024 18:49:41	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
5674150	Email/PDF: bncnotices@becket-lee.com	Dec 09 2024 18:50:02	Amex, PO Box 981537, El Paso, TX 79998-1537
5674152	Email/Text: bankrupt@andrewsfcu.org	Dec 09 2024 18:34:00	Andrews Federal Cred U, 5711 Allentown Rd, Suitland, MD 20746-4547
5674154	EDI: CAPITALONE.COM	Dec 09 2024 23:33:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5674153	EDI: CAPITALONE.COM	Dec 09 2024 23:33:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5674155	EDI: CITICORP	Dec 09 2024 23:33:00	Citi Card/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
5674156	EDI: CITICORP	Dec 09 2024 23:33:00	Citi Card/Best Buy, Attn: Citicorp Cr Svrs Centralized Bankr, PO Box 790040, Saint Louis, MO 63179-0040
5674157	EDI: WFNNB.COM		

5674158	EDI: WFNNB.COM	Dec 09 2024 23:33:00	Comenity Bank/Zales, PO Box 182120, Columbus, OH 43218-2120
5674159	+ Email/Text: bankruptcy@diamondresorts.com	Dec 09 2024 23:33:00	Comenity Bank/Zales, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5674160	EDI: DISCOVER	Dec 09 2024 18:35:00	Diamond Resorts Financial Services, Attn: Bankruptcy, 10600 W Charleston Blvd, Las Vegas, NV 89135-1260
5674161	EDI: DISCOVER	Dec 09 2024 23:33:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
5674165	Email/Text: GSBankElectronicBankruptcyNotice@g.com	Dec 09 2024 23:33:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5674163	Email/Text: GSBankElectronicBankruptcyNotice@g.com	Dec 09 2024 18:34:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
5674166	Email/Text: GSBankElectronicBankruptcyNotice@g.com	Dec 09 2024 18:34:00	Goldman Sachs Bank USA, PO Box 6112, Philadelphia, PA 19115-6112
5674170	+ Email/Text: bknotification@loandepot.com	Dec 09 2024 18:35:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 6112, Philadelphia, PA 19115-6112
5674169	^ MEBN	Dec 09 2024 18:33:51	LoanDepot, Attn: Bankruptcy, 26642 Towne Ctr, Foothill Ranch, CA 92610-2808
5674172	Email/Text: compliance@merid.com	Dec 09 2024 18:35:00	LoanDepot, 6561 Irvine Center Dr, Irvine, CA 92618-2118
5674174	Email/Text: jlothrop@macu.com	Dec 09 2024 18:35:00	Meridian Financial Svc, 1636 Hendersonville Rd, Ste 135, Asheville, NC 28803-3057
5674173	Email/Text: jlothrop@macu.com	Dec 09 2024 18:35:26	Mountain America Credit Union, Attn: Bankruptcy, 9800 S Monroe St, Sandy, UT 84070-4419
5674176	EDI: NFCU.COM	Dec 09 2024 23:33:00	Mountain America Credit Union, 660 S 200 E, Salt Lake City, UT 84111-3835
5674175	EDI: NFCU.COM	Dec 09 2024 23:33:00	Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
5674177	+ Email/Text: emiller@northmillef.com	Dec 09 2024 18:35:00	Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
5674178	Email/Text: bkrgeneric@penfed.org	Dec 09 2024 18:34:00	North Mill Equipment Finance, LLC, 601 Merritt 7, Ste 5, Norwalk, CT 06851-1097
5674179	Email/Text: bkrgeneric@penfed.org	Dec 09 2024 18:34:00	Pentagon Federal Credit Union, PO Box 1432, Alexandria, VA 22313-1432
5674180	+ Email/Text: nsm_bk_notices@mrcopper.com	Dec 09 2024 18:34:00	Pentagon Federal Credit Union, Attn: Bankruptcy, 2930 Eisenhower Ave, Alexandria, VA 22314-4557
5674181	+ Email/Text: nsm_bk_notices@mrcopper.com	Dec 09 2024 18:34:00	Rushmore Loan, 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132
5674184	EDI: SYNC	Dec 09 2024 23:33:00	Rushmore Servicing, Attn: Customer Relations, PO Box 619098, Dallas, TX 75261-9098
5674183	+ EDI: SYNC	Dec 09 2024 23:33:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5674185	+ Email/Text: bankruptcy@bbandt.com	Dec 09 2024 18:35:00	Synchrony Bank/Sams Club, PO Box 71727, Philadelphia, PA 19176-1727
5674186	Email/Text: bknotice@upgrade.com	Dec 09 2024 18:34:00	Truist Bank, 214 N Tryon St, Charlotte, NC 28202-2374
5674187	Email/Text: bknotice@upgrade.com	Dec 09 2024 18:34:00	Upgrade, Inc., 2 N Central Ave, Fl 10, Phoenix, AZ 85004-2322

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5674171	Email/Text: compliance@merid.com	Dec 09 2024 18:34:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery St, Fl 23, San Francisco, CA 94111-3305
5674189	EDI: WFFC2	Dec 09 2024 18:35:00	Meridian Financial Services, Inc., Attn: Bankruptcy, PO Box 1410, Asheville, NC 28802-1410
5674188	EDI: WFFC2	Dec 09 2024 23:33:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus, MAC X2303-01A FL 3, Des Moines, IA 50328-0001
		Dec 09 2024 23:33:00	Wells Fargo Bank NA, PO Box 393, Minneapolis, MN 55480-0393

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5674164	*+	Goldman Sachs Bank USA, PO Box 6112, Philadelphia, PA 19115-6112
5674168	##	Leisure Time Resorts, Attn: Bankruptcy, PO Box 26, Gautier, MS 39553-0026

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
Jason Paul Provinzano	on behalf of Debtor 1 Marcus Jared Taylor MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1:	Marcus Jared Taylor			Social Security number or ITIN: xxx-xx-9546
	First Name	Middle Name	Last Name	EIN: -----
Debtor 2: (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN: -----
				EIN: -----
United States Bankruptcy Court:	Middle District of Pennsylvania			Date case filed for chapter: 13 12/6/24
Case number:	5:24-bk-03171-MJC			

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Marcus Jared Taylor	
2. All other names used in the last 8 years	aka Marcus J. Taylor, aka Marcus Taylor	
3. Address	68 W. Chestnut Street Wilkes Barre, PA 18705	
4. Debtor's attorney Name and address	Jason Paul Provinzano Law Offices of Jason P. Provinzano, LLC 16 W. Northampton Street Wilkes Barre, PA 18701	Contact phone: (570) 822-5771 Email: MyLawyer@JPPLaw.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone: 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone: (570) 831-2500 Date: 12/9/24

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>*Valid photo ID and proof of Social Security number are required*</p>	<p>Date: January 6, 2025 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. For additional information use the QR code or visit: https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom</p>	<p>Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885</p>
	<p>The Court does not endorse or exercise any responsibility of the content at this link.</p>	
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p>	<p>Filing deadline: March 7, 2025</p>
	<p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	<p>Deadline for all creditors to file a proof of claim (except governmental units):</p>
	<p>Deadline for governmental units to file a proof of claim:</p>	<p>Filing deadline: February 14, 2025</p>
		<p>Filing deadline: June 4, 2025</p>
	<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>	